This Instrument Was Prepared By:

Robert L. Smith
Attorney at Law
Suite 201, Citizens Plaza
Nashville, Tennessee 37219

DEED IN LIEU OF FORECLOSURE

THIS DEED, made this 6th day of November 1986 by and between **Ralph Hines**, party of the first part, and **Citizens Savings Bank and Trust Company**, party of the second part; both of the County of Davidson and State of Tennessee;

W I T N E S S E T H :

WHEREAS, the party of the first part herein, under date of 18 November 1983, executed a note to Citizens Savings Bank and Trust Company, in the principal sum of Four Hundred Fifty Thousand Dollars ($450,000.00), said note secured by Deed of Trust from Ralph Hines to Richard A. Lewis, Trustee, as of record in Book 6179, page 804, Register's Office of Davidson County, Tennessee; and

WHEREAS, the entire indebtedness having been declared due and payable as provided in said Deed of Trust, and said payment having not been made, and the party of the second part having made demand on the trustee to foreclose on said property; and

WHEREAS, the parties desire to avoid foreclosure and the party of the first part desires to convey the said property to party of the second part in lieu of foreclosure, and said party of the second part has agreed that the same may be done;

NOW, THEREFORE, in consideration of the mutual promises and covenants above set out, and in consideration of the sum of Ten Dollars ($10), in hand paid, party of the first part does hereby give, grant and convey unto the said party of the second part, Citizens Savings Bank and Trust Company, its successors, heirs, and assigns a certain tract or parcel of land in Davidson County, Tennessee to wit:

Land in Davidson County, Tennessee, being Lot No. 25 on the unrecorded portion of the Plat of George I. Waddey's State Normal Subdivision, described according to a survey made by W. B. Southgate, Surveyor, dated June, 1916, as follows:

BEGINNING on the westerly margin of 38th Avenue North, at a point 100 feet north of the northerly margin of Centennial Boulevard; thence with said Avenue, northwardly 50 feet to the corner of Lots 25 and 26; thence with the line between said two lots and parallel with the northerly margin of Centennial Boulevard westwardly 150 feet to the easterly margin of an alley; thence with said alley,

southwardly 50 feet to a point 100 feet north of the northerly margin of said Boulevard; thence at right angles, eastwardly 150 feet to the beginning.

BEING the same property conveyed to Ralph Hines by deed from Jesse F. Tucker, of record in Book 5920, page 372, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD said tract or parcel of land with the apprutenances, estate, title, and interest thereto belonging to the said party of the second part and its heirs, successors, and assigns, forever.

IN TESTIMONY WHEREOF, the party of the first part has hereunto set his signature, this the day and date first above written.

RALPH HINES

STATE OF TENNESSEE)
COUTY OF DAVIDSON)

I hereby swear or affirm that the actual consideration or true value for this transfer, whichever is greater is $20,000.00.

AFFIANT Rick Davidson, V.P.
RICK DAVIDSON, Vice President
Citizens Savings Bank and Trust Company

Subscribed and sworn to before me this 6th day of November, 1986.

NOTARY PUBLIC Anna Mary Totty
My commission expires: 5-13-89

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, ANNA R. Totty, a Notary Public in and for said County and State, the within named RALPH HINES, the bargainor, with whom I am personally acquainted, and who aknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this the 6th day of ~~October~~ NOVEMBER, 1986.

NOTARY PUBLIC

~~My commission expires:~~ 5/13/89

SEND TAX BILLS TO NEW OWNER:

mail
Citizens Savings Bank & Trust Company
4th & Charlotte Avenues
Citizens Plaza
Nashville, Tennessee 37219

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN
JAN 7 2 58 PM '87
IDENTIFICATION REFERENCE
8 1 1 9 5

MAP: 091-04
PARCEL: 14
FIELD BOOK: 8DA-14780

OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 7099 PAGE 623

CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

	CO[illegible] .[illegible]0-	CAMT.
	56.00	MSTAX
WD	56.00-	MSTAX
	56.00	CSTAX
	.50	PRFEE
	6.00	WDED
	CHECK	62.50-
6301A0	1/07/87 PAL	.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

8119.5

IDENTIFICATION REFERENCE

JAN 7 2 58 PM '87

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 31947